

Moore to whom we should pay homage and thank for his service to this nation.

PAYING TRIBUTE TO WESTERN
STATE COLLEGE CROSS-COUN-
TRY TEAMS

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize an outstanding group of dedicated young men and women from Western State College in Gunnison, Colorado. The group is the men's and women's cross country teams, who for the second year in a row brought back to their school a national championship. I would like to commend them on their efforts and mention several of their accomplishments.

The teams this year won the national title at Slippery Rock State University in Pennsylvania. By taking the title this year and in 2000, Western State has made cross-country history. It is only the second time in NCAA I, II, III Championships that both a men's and women's team from the same school have taken both titles. Their latest achievement culminates a successful year for all the athletes on the team. All of this was accomplished under the guidance and leadership of their coach Duane Vandenbusche, who for his efforts was awarded Coach of the Year at a conference, regional, and national level.

Mr. Speaker, I am always proud to recognize the accomplishments of those who have dedicated their time and efforts to achieving a difficult goal. The Mountaineers of Western State College have made great sacrifices in their lives and have done a wonderful job representing the College and the State of Colorado. Their championship is well deserved and I look forward to watching their next season with pride and admiration.

TRIBUTE TO CELIA HUNTER

HON. JAY INSLEE

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. INSLEE. Mr. Speaker, I rise today to pay tribute to a great conservationist, Celia Hunter, who died December 1 at the age of 82. We need to acknowledge heroes of the conservation community like Celia so that future generations may see and know what made this country the great nation that it is today, what shaped us as a freedom-loving people, and what made us kind and considerate stewards of the land.

Though she was born and raised in Arlington, Washington, Celia's greatest contributions came in protecting our last frontier, Alaska. Our national parks, our wildlife refuges, and our national forests in Alaska have come to be heirlooms that we may pass on to our children and their children in large part because of Celia Hunter.

Celia was a member of the Women's Air Force Service Pilots, flying fighter planes from factories where they were built to airfields and ports for use in World War II. She and lifelong

friend Ginny Wood then had the opportunity to fly surplus planes to Alaska. They landed in Fairbanks on January 1, 1947 with temperatures at minus 50 degrees and never looked back.

Celia, Ginny Wood, and Ginny's husband Woody built Denali Camp in 1951 on the edge of then-Mt. McKinley National Park. Their vision for an ecologically friendly, conservation-education, backcountry camp survives today under the management of Wally and Geri Cole, who purchased the tourism accommodation from Celia and Ginny in 1975. In 1960, Celia and Ginny, with a few others in Fairbanks, founded the Alaska Conservation Society, the first statewide conservation organization run entirely by volunteers. The Alaska Conservation Society was the precursor to today's three regional organizations, the Northern Alaska Environmental Center, the Southeast Alaska Conservation Council, and the Alaska Center for the Environment, as well as the Alaska Conservation Foundation, another organization Celia helped to establish and on whose board she served for two decades. In the latter part of the 1970s, Celia served as executive director of the Wilderness Society, and in 1991 the Sierra Club awarded Celia its highest achievement award, the John Muir Award.

She also fought, literally until her death, to preserve the Arctic National Wildlife Refuge. I had the opportunity to visit this beautiful land in July, and while there I witnessed an explosion taking place on the coastal plane of the Arctic—an explosion of life. In fifty years of exploring the back country of America, from Yellowstone to the Appalachian Trail, I have never seen such activity—birds singing, caribou calving, and tundra flowers blooming. It was hard to take a step in the soggy, tussock-filled tundra without scaring up a well-camouflaged ptarmigan, stepping on some happy Mountain Aven blossom, or spying a bunch of caribou heading for their traditional calving grounds. The Arctic Refuge represents the largest intact ecosystem in America, a unique expanse where industrialization has not broken one link in the chain of life.

Celia Hunter was an inspiration to a generation of wilderness enthusiasts and others who wished to make the world a better place. In a 1986 interview she said, "Each one of us has a responsibility to take care of the part of the world we live in." Celia wanted to live in a world where there were wild places, peace and quiet, and compassion for her fellow man and woman. In this vision, she led by example, and she will be sorely missed, but never forgotten by those who worked with her, lived near her, and met her.

CONGRATULATING GUAM'S ROTC
PROGRAM

HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. UNDERWOOD. Mr. Speaker, it is an honor to congratulate the University of Guam's (UOG) Army Reserve Officer Training Corps (ROTC) program upon their distinction as the best in the nation for mission accomplishment and quality. UOG's ROTC program, the Triton Warrior Battalion, was recently ranked number

one out of 270 programs evaluated nationwide. This is a first for them, an achievement for a program smaller than many of its counterparts. This recognition makes our island very proud and is testament to the hard work of the cadets, cadre, and recruiters of the Triton Warrior Battalion.

Since the founding of UOG's ROTC program in 1979, students have been well trained to become commissioned officers in both the active and reserve components of the U.S. Army. The program has commissioned some of Guam's finest men and women as officers and produced some of the Army's most exceptional leaders. In its 22 years, the program at UOG has commissioned over 240 Second Lieutenants, and this year they are expected to commission 20 more.

The U.S. Army Cadet Command, the supervising headquarters for all ROTC battalions nationwide, annually assesses ROTC programs. A multitude of criteria is used to determine performance ranking. While enrollment, retention, basic camp attendance, commission and contract accomplishment are all part of the criteria, the most important factors contributing to the evaluation are commission and contract accomplishments.

Commission accomplishment is based on the number of cadets commissioned in the course of a year. This year, UOG's ROTC program received a commission mission of ten, however, they surpassed that number by commissioning 20 officers. Next year, they have been tasked to commission 12 and it is expected that they will again exceed the tasked commission requirement by doubling the number of commissioned officers. In 2003, it is anticipated that the commission accomplishment will exceed the requirements three times over.

UOG's ROTC program's contract accomplishment is the ability of the program to meet its fiscal year missions and goals for contracting cadets into the advanced course for juniors advancing toward senior status. While the contract mission for fiscal year 2002 is 20 cadets, UOG's ROTC program has exceeded expectations and contracted 34 cadets. Presently, UOG's ROTC program has 111 cadets enrolled, however they continue to witness an annual enrollment increase.

During these difficult and trying times, the men and women of the Triton Warrior Battalion are to be commended. Together, they are an excellent example of the leadership, determination and courage needed to safeguard our freedoms and our democracy. My congratulations to all the cadets and instructors of UOG's ROTC program. May they continue to achieve success in the years to come.

ON THE INTRODUCTION OF LEGIS-
LATION TO PREVENT TEEN
PREGNANCY

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Ms. HARMAN. Mr. Speaker, today, with my colleague NANCY PELOSI, I am pleased to introduce legislation today to strengthen our nation's commitment to preventing teen pregnancy.

The United States has the highest rates of teen pregnancy and births in the western industrialized world. Nearly four in 10 young

women become pregnant at least once before they reach the age of 20—one million a year.

This is a problem that has a devastating impact on California as a whole (which has the second worst teen pregnancy rate in the nation) and Hispanic teenagers in particular, who have the highest rates of teen pregnancy of any ethnic group. The cost to the United States in health care and education alone is at least \$7 billion annually, and the human cost in dreams deferred and children with limited opportunities is immeasurable. Reducing unwanted pregnancies also reduces the number of abortions.

We must act now to build on the success of existing programs that have helped reduce teen pregnancy rates nationwide so that we may ensure young women and men have the information and confidence they need to make wise choices about their sexual behavior.

The approach of our legislation is very straightforward: fund programs that work.

Over the past decade, a wide variety of teen pregnancy prevention programs have shown dramatic results in delaying teenagers' sexual activity, promoting the safe use of contraceptives, and reducing teen pregnancy. These programs don't fit a particular model: some provide comprehensive sex and HIV education, some provide information on and access to contraception, some provide economic or service opportunities to youth. Some use media campaigns, some intervention and counseling, and some youth development programs.

Successful education programs do, however, all share a common feature: they deliver the message that abstaining from sexual activity is the only 100 percent effective way to prevent teen pregnancy, but recognizing that teens will not always abstain from sex, also provide accurate information on contraception and other means to prevent pregnancy.

The grant program authorized by the bill we introduce today targets new funding at high-risk communities and groups, and allows a wide range of organizations—from local coalitions to State agencies—to apply for funds.

This bill represents an effective and proven way to move forward on teen pregnancy prevention. The program will fund diverse teen pregnancy prevention programs, so long as they are based on methods and programs that work.

This legislation is a win-win deal for teens, their families, and their communities across the nation, and I urge all of my colleague to support it.

RECOGNIZING THE GINNIE MAE CHOICE PROPOSAL

HON. BOB BARR

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. BARR of Georgia. Mr. Speaker, as a member of Congress, and a member of the Financial Services Committee, I share the goal of increasing homeownership opportunities for American families. Our government and the Congress have made policy choices to support this goal. These policy choices have paid off for our nation and for American families with more than 67 percent of American families owning their own homes today.

The present system works well and when someone comes up with an idea to change to system, we must be very mindful of the maxim "Do No Harm." One such proposal to alter this system is called the Home Ownership Expansion and Opportunities Act, H.R. 3206 or Ginnie Mae "Choice." For the first time, this legislation would place the full faith and credit guarantee behind conventional mortgage loans.

Ginnie Mae "Choice" would—in effect—create yet another housing GSE, but with the difference being that this one would have an explicit government guarantee behind all that it does, unlike the current housing GSEs such as Fannie Mae, Freddie Mac, and the Federal Home Loan Banks.

The Ginnie Mae Choice proposal would authorize Ginnie Mae (GNMA) to guarantee securities backed by mortgages with loan-to-value ratios of over 80 percent. Interest and principle payments on these mortgages would be insured first by partial private mortgage insurance (PMI), second by insurance issued by the United States Department of Housing and Urban Development (HUD), and lastly by the GNMA guarantee.

Private mortgage insurers would assume a minimum first loss position that varies from 12 to 35 percent of outstanding principal and interest depending on the loan-to-value ratio, and the federal government (HUD and GNMA combined) would assume all residual risk. In general, loans potentially qualifying for the GNMA Choice program are conforming loans that meet the PMI requirements.

I would like to thank my colleague, Representative MARGE ROUKEMA (R-NJ) for introducing the bill. We share the common goal of wanting to increase homeownership, but upon reflection, I am not certain that this bill will achieve the stated goal. In contrast to Fannie Mae and Freddie Mac, this legislation would impose no housing goals on Ginnie Mae. If the goal of the legislation is to increase homeownership among low-income families, it would seem logical to have some kind of housing targets or loan amounts. Yet, this legislation is silent in that regard.

As a practical matter, I remain unconvinced an agency within HUD has the capacity to manage a mortgage volume of some \$30 billion per year. Granted, private MIs would pick up 12 to 35 percent of losses, but the prospect of this agency being able to manage both credit and interest rate risk on these mortgages is somewhat dubious. HUD's management track record in this regard is spotty at best.

H.R. 3206 contemplates no Risk Based Capital Standards (RBCS). Fannie Mae and Freddie Mac must adhere to strict RBCS imposed from the 1992 legislation that revised their charters. Both companies are now doing business under the RSBCSs from the 1992 legislation. Indeed, under the Risk Based Capital Standards applied to Fannie Mae and Freddie Mac, GNMA would experience losses in the range of \$9.35 billion under severe stressful conditions to \$1.86 billion under less stressful conditions—according to an analysis by Pricewaterhouse Coopers.

In conclusion, it seems H.R. 3206 is uncertain to achieve its stated goal of increasing homeownership significantly, while at the same using the explicit backing of the United States Government to potentially cause losses of several billion dollars to the taxpayers.

Therefore, I would discourage my colleagues from supporting this bill.

TRIBUTE TO MR. WILLIAM (BILL) HEVERT

HON. ELIOT L. ENGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. ENGEL. Mr. Speaker, I rise today in order to honor William (Bill) Hevert on the occasion of his retirement after 28 years of dedicated service to Bessemer Trust Ltd.

Born in the Bronx on September 22, 1943, Bill graduated from Dewitt Clinton High School in June 1961. After graduating with a BA from City College of New York-Baruch School in 1965, Bill took a job with the Internal Revenue Service (IRS). In 1966 he joined the Medical Services Corps at Fort Meade in Laurel, Maryland where he received the Army Commendation Medal for service through January 1968 as a First Lieutenant. After finishing his service in the U.S. Armed Forces, Bill went back to the IRS for two years before he joined SD Leidersdorf as an accountant. After two years at SD Leidersdorf, Bill joined Bessemer.

For most of his life, Bill lived in the Bronx where he was respected and admired by the community around him. His dedication has touched many others, including former President George H. W. Bush and the former First Lady Barbara Bush, who had the pleasure of working with Bill in the preparation of their own tax returns. Lewis Goldstein, a friend of Bill for over forty years, fondly recalls the many holiday celebrations they shared and the many trips to places such as Palisades Amusement Park and the Bronx Zoo. He also recalls many summers spent at Rockaway where Bill and his family rented a bungalow for many years.

After retiring from Bessemer, Bill plans on spending time in New York as well as Florida. He also plans on traveling extensively with his partner, Larry Bartelsen, who is also retiring. Bill and Larry hope to use their new free time to enjoy the things they love, including the New York Philharmonic, the Metropolitan and New York City Operas, theater and dining out. I would like to congratulate both Bill and Larry and wish them all the best in their retirement.

HONORING BOB KELSEY

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. McINNIS. Mr. Speaker, I would like to recognize the selfless contributions of one individual in the Grand Junction community of Colorado who has rallied the support of others for a noble cause. In 1997, Bob Kelsey founded, and has since directed, the Catholic Outreach Day Center.

Mr. Kelsey was inspired by the words of a homeless man who was trying to find work one day. With the help of Catholic Outreach and an initial grant from the city, his vision has become a reality. The Catholic Outreach Day Center performs basic services for homeless people and provides opportunities for them to